

1 MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
2 3017 West Charleston Blvd., #95
Las Vegas, NV 89102
3 (702) 870-8700
(702) 870-0034 Fax
4 Attorney for Plaintiff

5
6 UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

7 WINSTON MCGREGOR,)
)
8 Plaintiff,) NO.
)
9 vs.)
)
10 ESCALLATE, LLC,)
) JURY DEMANDED
11 Defendant.)
_____)
12

13 COMPLAINT

14 JURISDICTION

15 1. The jurisdiction of this Court attains pursuant to the
16 FDCPA, 15 U.S.C. § 1692k(d); 28 U.S.C. § 1331, 28 U.S.C. § 1332,
17 the FCRA, 15 U.S.C. Section 1681(p) and the doctrine of
18 supplemental jurisdiction. Venue lies in the Southern Division of
19 the Judicial District of Nevada as Plaintiff's claims arose from
20 acts of the Defendant perpetrated therein.
21

22 PRELIMINARY STATEMENT

23 2. This action is instituted in accordance with and to
24 remedy Defendant's violations of the Federal Fair Debt Collection
25 Practices Act, 15 U.S.C § 1692 et seq. (hereinafter "FDCPA"), state
26 law obligations brought as supplemental claims hereto and
27 Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C
28 § 1681 et seq. ("FCRA").

PARTIES

3. Plaintiff, Winston McGregor, is a natural person who resides in Las Vegas, Nevada, and is a "consumer" as defined by 15 U.S.C. Section 1692a(3) and allegedly owes a "debt" as defined by 15 U.S.C. Section 1692a(5). Plaintiff is a resident and citizen of the State of Nevada and of the United States. Plaintiff is also a "consumer" as defined by § 1681a(c) of the FCRA.

4. Defendant, Escallate, LLC, is a foreign limited-liability company, the principal purpose of whose business is the collection of debts, operating a debt collection agency from its principal place of business in North Canton, Ohio, and regularly collects or attempts to collect debts owed or due or asserted to be owed or due another, and is a "debt collector" as defined by 15 U.S.C. Section 1692a(6).

5. Defendant, Escallate, LLC, is also a furnisher of information as contemplated by FCRA § 1681s-2(a) & (b), who regularly and in the ordinary course of business furnishes information to one or more consumer reporting agencies about consumer transactions or experiences with any consumer.

FACTUAL ALLEGATIONS

6. Plaintiff repeats, realleges and asserts all factual allegations contained in the preliminary statement to this Complaint and reassert them as incorporated in full herein.

7. Plaintiff is a Vice President at Wells Fargo Bank.

8. Plaintiff and his family's medical care is covered by insurance subject to a small co-pay.

1 9. Plaintiff recently discovered Defendant was reporting a
2 paid medical collections account on Plaintiff's credit profile.

3 10. Defendant's tradeline is for 194.00.

4 11. Plaintiff has no recollection of ever dealing with
5 Escallate let alone paying it the \$194.00.

6 12. In any event, Plaintiff had/has very good insurance
7 furnished by Wells Fargo which would have certainly satisfied any
8 medical obligation.

9 13. On February 15, 2013 Plaintiff disputed Defendant's
10 account with the national credit reporting agencies (Exhibit 1).

11 14. Defendant neither deleted its account nor even recorded
12 its dispute as required in explicit violation of FCRA § 1681s-
13 2(b)(1)(C), (D). Gorman v. Wolpoff & Abramson, LLP, 584 F.3d 1147,
14 1162-64 (9th Cir. 2009) (Exhibit 2).

15 15. The presence of the subject tradeline on Plaintiff's
16 credit profiles violates FDCPA §§ 1692e and 1692e(8) and has
17 impaired Plaintiff's access to financing. Brady v. Credit Recovery
18 Co., Inc., 160 F.3d 64 (1st Cir. 1998).

19 16. The foregoing acts and omissions of Defendant were
20 undertaken by it willfully, maliciously, and intentionally,
21 knowingly, and/or in gross or reckless disregard of the rights of
22 Plaintiff.

23 17. Indeed, the foregoing acts and omissions of Defendant
24 were undertaken by it indiscriminately and persistently, as part of
25 its regular and routine debt collection efforts, and without regard
26 to or consideration of the identity or rights of Plaintiff.

1 18. As a proximate result of the foregoing acts and omissions
2 of Defendant, Plaintiff has suffered actual damages and injury,
3 including, but not limited to, stress, humiliation, mental anguish
4 and suffering, and emotional distress, for which Plaintiff should
5 be compensated in an amount to be proven at trial.

6 19. As a result of the foregoing acts and omissions of
7 Defendant, and in order to punish Defendant for its outrageous and
8 malicious conduct, as well as to deter it from committing similar
9 acts in the future as part of its debt collection efforts,
10 Plaintiff is entitled to recover punitive damages in an amount to
11 be proven at trial.

12
13 CAUSES OF ACTION

14 COUNT I

15 20. The foregoing acts and omissions of Defendant constitute
16 violations of the FDCPA, including, but not limited to, Sections
17 1692c, 1692d, 1692e and 1692f.

18 21. Plaintiff is entitled to recover statutory damages,
19 actual damages, reasonable attorney's fees, and costs.

20
21 COUNT II

22 22. Defendant's acts and omissions constitute unreasonable
23 debt collection practices in violation of the doctrine of Invasion
24 of Privacy. Kuhn v. Account Control Technology, Inc., 865 F. Supp.
25 1443, 1448-49 (D. Nev. 1994); Pittman v. J. J. Mac Intyre Co. of
26 Nevada, Inc., 969 F. Supp. 609, 613-14 (D. of Nev. 1997).

1 23. Plaintiff is entitled to recover actual damages as well
2 as punitive damages in an amount to be proven at trial.

3 COUNT III

4 24. In the entire course of its action, Defendant willfully
5 and/or negligently violated the provisions of the FCRA in the
6 following respects:

- 7 a. By willfully and/or negligently failing to comport
8 with FCRA § 1681s-2(b).

9
10 JURY DEMANDED

11 Plaintiff hereby demands trial by a six-person jury on all
12 issues so triable.

13 WHEREFORE, Plaintiff prays that this Honorable Court grant the
14 following relief:

- 15 1. Award actual damages.
16 2. Award punitive damages.
17 3. Award statutory damages of \$1,000.00 pursuant to 15
18 U.S.C. § 1692k.

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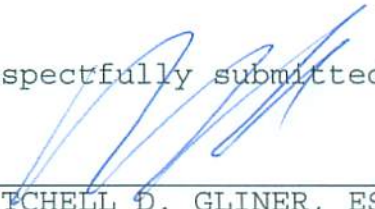
27 / / /

28 / / /

1 4. Award reasonable attorney fees and costs.

2 5. Grant such other and further relief as it deems just
3 and proper.

4 Respectfully submitted,

5
6 
7 MITCHELL D. GLINER, ESQ.
8 Nevada Bar #003419
9 3017 West Charleston Boulevard
10 Suite 95
11 Las Vegas, Nevada 89102
12 Attorney for Plaintiff
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February 15, 2013

CERTIFIED MAIL, RETURN RECEIPT REQUESTED

BOULFAX INFORMATION SERVICES, LLC
P. O. Box 740241
Atlanta, Georgia 30374

Re: Winston F. McGregor

Dear Sir:

This letter is a dispute. I've attached an excerpt from my recent credit profile.

I provide my personal information: Winston F. McGregor, Spouse: Xianan; current address: 1505 Homeward Cloud Avenue, Las Vegas, Nevada 89183; SSN [REDACTED] 7295; date of birth: May 2, 1961.

Please delete the bracketed TMCC account. I have attached Toyota's February 1, 2013 UDF instructing the account's deletion. It had been reported in error.

Please also delete the Midland Funding account relating to T-Mobile. First, the contract with T-Mobile was originally delinquent more than 7 years ago. Second, and far more importantly, the original delinquency and subsequent cancellation of the contract of the T-Mobile contract arose from T-Mobile's failure to provide adequate services. I established the T-Mobile account to provide a reliable source of contact with my then six-year-old daughter. The system repeatedly failed and I was compelled to acquire alternative phone services at substantial cost. The sufficiency and reliability of phone services was critical to my status as a single father.

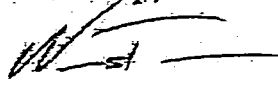
EXHIBIT I

Equifax Information Services, LLC
 February 15, 2013
 Page 2

Last, please delete both the Allied Collection Services and Escallate accounts. You'll notice that they actually reflect both fully paid and closed. This is inaccurate. We never paid either ACS or Escallate. I am a Vice President at Wells Fargo Bank and the underlying medical accounts were directly paid by the Bank's medical insurer to both Foothills Pediatrics and St. Rose Dominican Hospital.

Thank you in advance for your anticipated cooperation.

Sincerely,


 Winston E. McGregor

Enclosures

7007 0220 0000 8167 3517

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

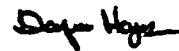
EQUIFAX INFORMATION
 SERVICES, LLC.
 P.O. Box 740241
 Atlanta, Georgia 30374

2. Article Number
 (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X



☐ Agent
☐ Addressee

B. Received by (Printed Name)

FEB 23 2013

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

7007 0220 0000 8167 3517



Equifax Credit Report™ for Winston F. McGregor

As of: 01/16/2013

Available until: 02/15/2013

Confirmation #:3516416028

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report
7. Summary of Your Rights Under the FCRA	Summary of Your Rights Under the FCRA
8. Remedying the Effects of Identity Theft	Remedying the Effects of Identity Theft
9. Your Rights Under State Law	Your Rights Under State Law

Credit Summary

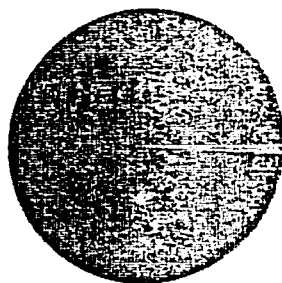
Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Number of Accounts	Total Balance	Total Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	2	\$92,236	\$0	\$56,528	163 %	\$182	2
Revolving	3	\$858	\$13,142	\$14,000	6 %	\$205	1
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	5	\$93,094	\$13,142	\$70,528	132 %	\$387	3

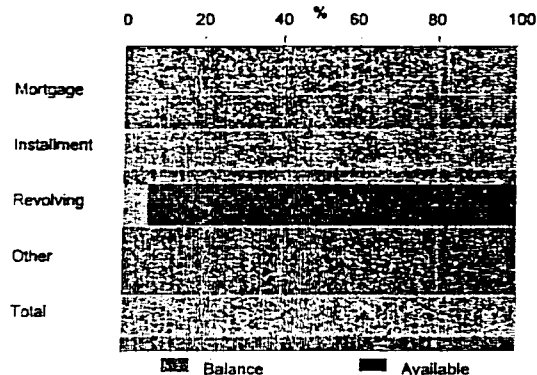
Debt by Account Type



- Mortgage-0%
- Installment-99%
- Revolving-1%
- Other-0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type



Account Age

Usually, it is a good idea to keep your oldest credit account open, as a high average account age generally demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History

2011 Years, 9 Months

[illegible]

Closed Accounts

AES/PHEAA	1145072950XXXX	09/01/1991	\$0	02/01/2005	PAYS AS AGREED
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PHEAA/SOCIETY SLFC

1200 N 7th St
Harrisburg , PA-171021419

Account Number:	1145072950XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account.	High Credit:	\$ 8,500
Type of Account:	Installment	Credit Limit:	
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	09/01/1991	Balance:	\$ 0
Date Reported:	02/01/2005	Amount Past Due:	
Date of Last Payment:	01/2005	Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	01/2005
Date Major Delinquency First Reported:		Months Reviewed:	49
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:	02/2005	Type of Loan:	Education Loan
Date of First Delinquency:	N/A		
Comments:	Account closed at consumers request		

813 Month Payments History

No 81-Month Payment Data available for display.

TOYOTA MOTOR LEASING	30682AXXXX	01/09/2008	\$0	12/31/2012	PAYS 31-60 DAYS
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7

TOYOTA MOTOR LEASING

Mail Drop Fm 22
19001 S Western Ave
Torrance, CA-905011106
(800) 331-4331

Account Number	30682AXXX	Current Status	PAYS 31-60 DAYS
Account Owner	Individual Account	High Credit	\$ 18,895
Type of Account	Installment	Credit Limit	
Term Duration	36 Months	Terms Frequency	Monthly (due every month)
Date Opened	01/09/2008	Balance	\$ 0
Date Reported	12/31/2012	Amount Past Due	
Date of Last Payment	10/2012	Actual Payment Amount	
Scheduled Payment Amount	\$ 567	Date of Last Activity	N/A
Date Major Delinquency First Reported		Months Reviewed	56
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Auto Lease
Date of First Delinquency	11/2012		
Comments	Consumer disputes this account information		

Monthly Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010	30					30	30	60				
2009					30			30	30		30	60
2008												

TOYOTA MOTOR LEASING 306828XXXX 01/01/2005 \$0 01/01/2008 PAYS AS AGREED

TOYOTA MOTOR LEASING

Mail Drop Fm 22
19001 S Western Ave
Torrance, CA-905011106
(800) 331-4331

8

Account Number:	549113037953XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$ 0
Type of Account:	Revolving	Credit Limit:	\$ 13,500
Term Duration:		Terms Frequency:	Monthly (due every month)
Date Opened:	10/01/2002	Balance:	\$ 0
Date Reported:	11/01/2005	Amount Past Due:	
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	05/2004
Date Major Delinquency First Reported:		Months Reviewed:	37
Creditor Classification:		Activity Description:	Paid and Closed
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Credit Card
Date of First Delinquency:	N/A		
Comments:	Account closed by credit grantor		

81-Month Payment History

No 81-Month Payment Data available for display.

Other Accounts

These are all accounts that do not fall into the other categories and can include 30-day accounts such as American Express.

Closed Accounts

Account Number	Account Name	Open Date	High Credit	Credit Limit
MIDLAND FUNDING LLC 854092XXXX		07/21/2011	\$790	12/19/2012 \$790

MIDLAND CREDIT MGMT INC

8875 Aero Dr Ste 200
San Diego, CA-921232255
(800) 825-8131

Account Number:	854092XXXX	Current Status:	
Account Owner:	Individual Account	High Credit:	\$ 790
Type of Account:	Open	Credit Limit:	

2D

Term Duration:		Terms Frequency:	
Date Opened:	07/21/2011	Balance:	\$ 790
Date Reported:	12/19/2012	Amount Past Due:	\$ 790
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	09/2011	Months Reviewed:	15
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	04/2008		
Comments:	Consumer disputes this account information, Collection account		

8-Month Payment History

No 81-Month Payment Data available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:		180+ Days Past Due:	180
30-59 Days Past Due:	30	Collection Account:	CA
60-89 Days Past Due:	60	Foreclosure:	F
90-119 Days Past Due:	90	Voluntary Surrender:	VS
120-149 Days Past Due:	120	Repossession:	R
150-179 Days Past Due:	150	Charge Off:	CO

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
DIRECTV	11/15/12

Creditor Contact Information

DIRECTV
2230 E Imperial Hwy
Mail Station LA1/N368

El Segundo, CA 902453504

23

2010	180	180	180	180	180	180	180	180	180	180	180	180
2009					30		60	60	90	120	150	180
2008									30	30		
2007												30
2006												
2005												

MIDLAND FUNDING LLC 854092XXXX

07/21/2011 \$790

12/19/2012 \$790

MIDLAND CREDIT MGMT INC

8875 Aero Dr Ste 200
 San Diego, CA-921232255
 (800) 825-8131

Account Number:	854092XXXX	Current Status:	
Account Owner:	Individual Account	High Credit:	\$ 790
Type of Account:	Open	Credit Limit:	
Term Duration:		Terms Frequency:	
Date Opened:	07/21/2011	Balance:	\$ 790
Date Reported:	12/19/2012	Amount Past Due:	\$ 790
Date of Last Payment:		Actual Payment Amount:	
Scheduled Payment Amount:		Date of Last Activity:	N/A
Date Major Delinquency First Reported:	09/2011	Months Reviewed:	15
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Factoring Company Account (debt buyer)
Date of First Delinquency:	04/2008		
Comments:	Consumer disputes this account information, Collection account		

81-Month Payment History

No 81-Month Payment Data available for display.

TOYOTA MOTOR
 LEASING

30682AXXXX

01/09/2008 \$0

12/31/2012

PAYS 31-60
 DAYS



TOYOTA MOTOR LEASING

Mail Drop Fm 22
19001 S Western Ave
Torrance, CA-905011106
(800) 331-4331

Account Number	30682AXXX	Current Status	PAYS 31-60 DAYS
Account Owner	Individual Account	High Credit	\$ 18,895
Type of Account	Installment	Credit Limit	
Term Duration	36 Months	Terms Frequency	Monthly (due every month)
Date Opened	01/09/2008	Balance	\$ 0
Date Reported	12/31/2012	Amount Past Due	
Date of Last Payment	10/2012	Actual Payment Amount	
Scheduled Payment Amount	\$ 567	Date of Last Activity	N/A
Date Major Delinquency First Reported		Months Reviewed	56
Creditor Classification		Activity Description	N/A
Charge Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Auto Lease
Date of First Delinquency	11/2012		
Comments	Consumer disputes this account information		

Monthly Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2012												
2011												
2010	30					30	30	60				
2009					30			30	30		30	60
2008												

U S DEPARTMENT OF ED 114507XXXX

10/01/1998 \$0

09/01/2011

PAYS AS
AGREED

DIRECT LOANS

PO Box 7202
Utica, NY-135047202



Account Number	114507XXXX	Current Status	PAYS AS AGREED
Account Owner	Individual Account	High Credit	\$ 73,056
Type of Account	Installment	Credit Limit	
Term Duration	300 Months	Terms Frequency	Deferred
Date Opened	10/01/1998	Balance	\$ 0
Date Reported	09/01/2011	Amount Past Due	
Date of Last Payment	06/2009	Actual Payment Amount	
Scheduled Payment Amount	\$ 402	Date of Last Activity	07/2011
Date Major Delinquency First Reported		Months Reviewed	46
Creditor Classification		Activity Description	Transfer/Sold
Charge-Off Amount		Deferred Payment Start Date	
Balloon Payment Amount		Balloon Payment Date	
Date Closed		Type of Loan	Education Loan
Date of First Delinquency	N/A		
Comments	Student loan - payment deferred		

Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2011												
2010												
2009									60			
2008												
2007												
2006												
2005												
2004												

Collections

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

ALLIED COLLECTION SERVICE

Agency Address: 3080 S. DURANGO ROAD,
SUITE 208
LAS VEGAS, NV 89117

30

(702) 737-5506

Date Reported: 01/2010

Date Assigned: 10/2008

Creditor Classification: Medical/Health Care

Creditor Name: FOOTHILLS PEDIATRICS

Accounts Number: 17217XXXX

Account Owner: Individual Account.

Original Amount Owned: \$158

Date of 1 st Delinquency: 03/2008

Balance Date: 01/2010

Balance Owned: \$0

Last Payment Date : 27/05/2009

Status Date: 01/2010

Status: P - Paid

Comments: Medical

ESCALLATE, LLC

Agency Address: 5200 STONEHAM RD.
SUITE 200
NORTH CANTON, OH 44720
(330) 232-8120

Belmont

Date Reported: 01/2009

Date Assigned: 09/2008

Creditor Classification: Medical/Health Care

Creditor Name: EPMG ST ROSE DOMINICAN HOSP SC

Accounts Number: 3290XXXX

Account Owner: Individual Account.

Original Amount Owned: \$194

Date of 1 st Delinquency: 03/2008

Balance Date: 01/2009

Balance Owned: \$0

Last Payment Date : 31/12/2008

Status Date: 01/2009

Status: P - Paid

31

02/01/2013 08:45 FAX

TOYOTA CRED DISPUTES

002/002

Toyota Credit											
AUD Correction Indicator: Update <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Delete due to fraud <input type="checkbox"/>											
Subscriber Name: Toyota Financial Services								Equifax SC: [REDACTED]			
Subscriber Address: 5005 North River Boulevard, North East Cedar Rapids, IA 52411-4634								Experian SC: [REDACTED]			
								TransUnion SC: [REDACTED]			
								TU SC: [REDACTED]			
Consumer Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
MC		WINSTON						[REDACTED] 7294 X			
Current Address						City		State		Zip+4	
1505 HOMEWARD CLOUD AVE						LAS VEGAS		NV		89103-7978	
Previous Last Name		Previous First Name		Previous Middle Name		Previous Gen.					
Previous Address						City		State		Zip+4	
Consumer Information Indicator				ECOA: 1				Phone:			
Employment Information											
Employer Name:						Occupation:					
Current Address						City		State		Zip+4	
Associated Consumer Information											
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Current Address						City		State		Zip+4	
Consumer Information Indicator				ECOA:				Phone:			
Last Name		First Name		Middle Name		Gen.		SSN		DOB	
Current Address						City		State		Zip+4	
Consumer Information Indicator				ECOA:				Phone:			
Account Information											
Account Number		Date Opened		Current Balance		Amount Past Due		Portfolio Type		Credit Limit	
10682AN294		01-09-2008		50		50		1		518855	
High Credit		Schedule Monthly		SCC		CCC					
518855		5567								XB	
Term		Days Closed		Actual Payment		Date of Last Payment		Account Status		Payment Rating	
16/M						10-18-2012		DA		2A	
Interest Type Indicator		Date of Account Information		FCRA 1 st Date of Delinquency		Original Charge-off Amount					
12-09-2012		11-10-2012									
Original Creditor Name				Creditor Classification		Mortgage Agency Identifier		Sec Marketing Agency Id Account #		Specialized Payment Indicator	
Purchased Portfolio or Sold Name				Portfolio Indicator		Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount	
Mortgage Id #				AUD Control #				63611303			
Account History											
-	-	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	2	1	0	0	0	0
1	2	1	0	1	1	0	0	1	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: CDEY KORI
Date: 02-01-2013

Title: [REDACTED]

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

[Print This Page](#)[Close Window](#)**Equifax Credit Report™ for Winston F. McGregor**

As of: 03/19/2013

Available until: 04/19/2013

Confirmation #: 3578388248

Report Does Not Update

Section Title	Section Description
1. Credit Summary	Summary of account activity
2. Account Information	Detailed account information
3. Inquiries	Companies that have requested or viewed your credit information
4. Negative Information	Bankruptcies, liens, garnishments and other judgments
5. Personal Information	Personal data, addresses, employment history
6. Dispute File Information	How to dispute information found on this credit report

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loan, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available %	Credit Limit %	Debt to Credit Ratio	Monthly Payment Amount %	Accounts with a Balance
Mortgage	0	\$0	N/A	N/A	N/A	\$0	0
Installment	2	\$92,236	N/A	\$56,528	163%	\$182	2
Revolving	3	\$863	\$237	\$14,000	78%	\$205	1
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	5	\$93,099	N/A	\$70,528	132%	\$387	3

Debt by Account Type**EXHIBIT 2**

[b004](#)[Back to Top](#)**Collections**

A collection is an account that has been turned over to a collection agency by one of your creditors because they believe the account has not been paid as agreed.

ESCALLATE, LLC

Agency Address: 5200 STONEHAM RD.
SUITE 200
NORTH CANTON, OH 44720
(330) 232-8120

Date Reported:	03/2013
Date Assigned:	09/2008
Creditor Classification:	Medical/Health Care
Creditor Name:	EPMO ST ROSE DOMINICAN HOSP SC
Account Number:	3290XXXX
Account Owner:	Individual Account
Original Amount Owed:	\$194
Date of 1 st Delinquency:	03/2008
Balance Date:	03/2013
Balance Owed:	\$0
Last Payment Date:	13/12/2008
Status Date:	03/2013
Status:	P - Paid
Comments:	Collection account